



The
Insurance Institute
Of Ireland

PROMOTING PROFESSIONALISM SINCE 1885

GEN3B - GENERAL INSURANCE PRODUCTS (PERSONAL LINES) SYLLABUS 2009

Objective: To develop in the candidate a sound knowledge and understanding of the scope of the personal general insurance products available in the Irish market.

Note: The syllabus will be based on Irish law and practice.

CHAPTER 1 – INSURANCE PRODUCT

On completion, the candidate should be able to:

- recognise the factors impacting on the business environment in which insurance operates;
- outline the factors which drive product innovation;
- differentiate between the personal and commercial lines insurance consumer.

CHAPTER 2 – PRIVATE MOTOR INSURANCE

Regulation and the motor insurance market

On completion, the candidate should be able to:

- explain the regulation which is specific to motor insurance arising out of the EU Motor Insurance Directives and the Irish Road Traffic Acts.

Private motor insurance

Cover and benefits

On completion, the candidate should be able to:

- describe the types of cover and benefits applicable to private cars (whether privately owned or not) and motor cycles.

Additional benefits and extensions

On completion, the candidate should be able to:

- describe the extensions commonly available for a private motor policy.

International use

On completion, the candidate should be able to:

- explain the requirements for overseas use of a private motor vehicle.

Exclusions and conditions

On completion, the candidate should be able to:

- describe typical exclusions and common policy conditions in a private motor policy.

No Claims Discount

- explain the function and types of No Claims Discounts.

CHAPTER 3 – HOUSEHOLD INSURANCE

Definitions of property insured

On completion, the candidate should be able to:

- explain the scope of property covered in contents and buildings insurance.

Insured events

On completion, the candidate should be able to:

- explain the insured events and the extent of cover provided for each under contents and buildings insurance.

Legal liability cover

On completion, the candidate should be able to:

- describe the legal liability cover provided under contents and buildings insurance.

Optional covers

On completion, the candidate should be able to:

- describe typical additions and extensions to household policies (and stand alone policies), including:
 - boats and small craft;
 - caravans;
 - personal accident;
 - family legal protection;
 - all risks;
 - sports equipment;
 - pedal cycles;

- extended accidental damage;
- emergency assistance.

Exclusions and conditions

On completion, the candidate should be able to:

- describe typical exclusions and common policy conditions.

No Claims Discount

- explain the function of No Claims Discounts in household insurance.

CHAPTER 4 – OTHER PERSONAL INSURANCES

On completion, the candidate should be able to:

- outline the cover provided by typical stand alone personal policies, including:
 - Travel;
 - Yacht and motor boat;
 - Extended warranty;
 - Personal insurance overseas;
 - Musical instruments, fine art and photographic equipment;
 - Pet insurance.
- recognise the scope of product innovation and development in the personal insurances market.

CHAPTER 5 – PERSONAL LEGAL PROTECTION INSURANCE

On completion, the candidate should be able to:

- outline the main forms and purpose of personal legal protection insurance cover.
- describe the scope of cover available for family and motor legal protection;
- explain the general market exclusions that apply to family and motor legal protection policies;
- describe the main conditions of legal protection insurance policies.
- list the typical areas of service provided by legal protection insurance policy helplines.

CHAPTER 6 – PRIVATE MEDICAL INSURANCE

On completion, the candidate should be able to:

- explain the types of private medical insurance policy available within the:
 - Individual market;
 - Corporate / Company market; and
 - Voluntary group market sectors.
- explain the nature of the PMI products available in Ireland;
- list examples of the exclusions applicable to PMI policies.